

**Information to identify the case:**

Debtor 1	<u>Twon D. Terry Sr.</u>	Social Security number or ITIN	<b>xxx-xx-3643</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Kimberly L. Terry</u>	Social Security number or ITIN	<b>xxx-xx-1699</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-20426-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Twon D. Terry Sr.

Kimberly L. Terry

6/12/19

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Twon D. Terry, Sr.  
 Kimberly L. Terry  
 Debtors

Case No. 19-20426-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 86

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db/jdb  
 cr +Twon D. Terry, Sr., Kimberly L. Terry, 1423 Maple Ave., Verona, PA 15147-2409  
 +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 14999907 Allegheny Clinic, PO Box 14000, Belfast, ME 04915-4033  
 14999909 Allstate Insurance Company, P.O. Box 660598, Dallas, TX 75266-0598  
 14999911 +Associates in Neurology, 5750 Centre Avenue, Suite 100, Pittsburgh, PA 15206-3762  
 14999914 Autovest LLC of Pennsylvania, c/o MarkOne Financial LLC, PO Box 2247, Southfield, MI 48037-2247  
 14988038 Bayview Loan Servicing, Po Box 331409, Miami, FL 33233-1409  
 14999916 Bayview Loan Servicing LLC, PO Box 650091, Dallas, TX 75265-0091  
 14999917 Bristol West Insurance Group, c/o Jeffrey Gretz, PO Box 14227, Pittsburgh, PA 15239-0227  
 14999918 +Budget Transmission, 3301 Library Road, Pittsburgh, PA 15234-2632  
 14999922 +COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center Inc., 106 N. Mckean St., PO Box 1623, Butler, PA 16003)  
 14999919 Center for Rehab Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 14999920 +Citizens Bank, One Citizens Plaza, Providence, RI 02903-1339  
 14999921 Citizens Bank N.A., c/o Convergent Outsourcing Inc., PO Box 1280, Oaks, PA 19456-1280  
 14988040 +Concentric Record Management, 9610 Longpoint Rd., #350, Houston, TX 77055-4271  
 14999926 Credence Resource Management, PO Box 2390, Southgate, MI 48195-4390  
 14999935 Gary R. Liberati DMD & Associates, 509 Long Road, Pittsburgh, PA 15235-4330  
 14999936 Geico, One Geico Plaza, Bethesda, MD 20810-0010  
 14999938 Gloria Novak, 39 Riverview Avenue, Pittsburgh, PA 15214-2218  
 14999939 +Gulf Coast Collections, PO Box 21239, Sarasota, FL 34276-4239  
 14999940 Health America, PO Box 6536, Carol Stream, IL 60197-6536  
 14999943 Health Associates of Western PA, P.O. Box 1236, Butler, PA 16003-1236  
 14999944 High Field Imaging PC, 995 Greentree Road, Pittsburgh, PA 15220-3242  
 14988044 KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106  
 14999947 Laboratory Corporation of America, c/o LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 14999948 +Lamont Hanley and Assoc, 1138 Elm Street, P.O. Box 179, Manchester, NH 03105-0179  
 14999949 +Liberty Mutual insurance, 12 Federal St #310, Pittsburgh, PA 15212-5753  
 14999950 +Maiello Brungo & Maiello Attorney at Law, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
 14999952 Mercantile, 165 Lawrence Bell Drive, Suite 100, Buffalo, NY 14221-7900  
 14999953 Mercantile Adjustment Bureau LLC, PO Box 9016, Buffalo, NY 14231-9016  
 14988046 +Municipal Authority of the Borough, of Oakmont, Water Department, 721 Allegheny Ave., Oakmont, PA 15139-1901  
 14996467 +OAKMONT WATER AUTHORITY, PO BOX 73, OAKMONT, PA 15139-0073  
 14999959 +PMNC, 222 Delaware Avenue, Wilmington, DE 19801-1621  
 14999960 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14999956 +Peoples Gas, 375 N Shore Dr #600, Pittsburgh, PA 15212-5866  
 14988047 Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760  
 14999958 +Pittsburgh Neurology Consult, 2571 Mosside Boulevard, Suite 4, Monroeville, PA 15146-3576  
 14999962 +Progressive Insurance, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182  
 14999964 Quest Diagnostics Venture LLC, PO Box 740717, Cincinnati, OH 45274-0717  
 14999966 +Santander Consumer USA Inc., c/o NCB Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099  
 14999967 State Farm, PO Box 44110, Jacksonville, FL 32231-4110  
 14999968 Suzuki Auto Financing, P.O. Box 200, Detroit, MI 48265-2000  
 14999969 +The Municipal Authority of the Borough, of Oakmont, 721 Allegheny Avenue, PO Box 73, Oakmont, PA 15139-0073  
 14999970 +Travel Advantage Network Inc., 672 Old Mill Road, Millersville, MD 21108-1363  
 14999974 +UPMC East, PO Box 382059, Pittsburgh, PA 15250-0001  
 14999975 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
 14999976 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 14999977 UPMC St. Margarets Hospital, P. O. Box 382059, Pittsburgh, PA 15250-8059  
 14999978 +USDL Pittsburgh, c/o Concentric Collection Co., PO Box 550609, Houston, TX 77255-0609  
 14988048 +USDL Pittsburgh Inc, 665 Rodi Road, 2 Rodi Plaza, Suite 103, Pittsburgh, PA 15235-4566  
 14999980 USDL Pittsburgh Inc., 665 Rodi Road, Suite 103, Pittsburgh, PA 15235-4566  
 14999972 University Drive VAH FCU, University Drive, Room AE143, Pittsburgh, PA 15240  
 14999973 University of Pittsburgh Physicians, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Jun 13 2019 06:23:00 Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2019 02:39:57 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 86

Date Rcvd: Jun 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

cr +E-mail/Text: kburkley@bernsteinlaw.com Jun 13 2019 02:40:59 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219-1945  
14999913 EDI: CINGMIDLAND.COM Jun 13 2019 06:23:00 AT&T Mobility, PO Box 6416,  
Carol Stream, IL 60197-6416  
14988037 +EDI: DCI.COM Jun 13 2019 06:23:00 AT&T Mobility, c/o Diversified Consultants,  
10550 Deerwood Park Blvd., Suite 309, Jacksonville, FL 32256-2805  
14988036 +EDI: ACBK.COM Jun 13 2019 06:23:00 American Credit Acceptance, 961 East Main Street,  
Spartanburg, SC 29302-2185  
14999923 EDI: COMCASTCBLCENT Jun 13 2019 06:23:00 Comcast, PO Box 3002,  
Southeastern, PA 19398-3002  
14988039 +EDI: SWCR.COM Jun 13 2019 06:23:00 Comcast Cable, c/o SW Credit Systems,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
14999927 +E-mail/Text: bdsupport@creditmanagementcompany.com Jun 13 2019 02:40:36  
Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346  
14999928 EDI: DIRECTV.COM Jun 13 2019 06:23:00 Directv, PO Box 11732, Newark, NJ 07101-0001  
14988041 +E-mail/Text: kburkley@bernsteinlaw.com Jun 13 2019 02:40:59 Duquesne Light,  
411 Seventh Avenue, Pittsburgh, PA 15219-1942  
14999930 E-mail/Text: bknotice@ercbpo.com Jun 13 2019 02:40:16 ERC, PO Box 23870,  
Jacksonville, FL 32241-3870  
14999931 +E-mail/Text: bankruptcy@erieinsurance.com Jun 13 2019 02:41:01 Erie Insurance,  
100 Erie Insurance Plaza, Erie, PA 16530-9000  
14999933 EDI: AMINFORP.COM Jun 13 2019 06:23:00 First Premier Bank, 3820 North Louise Avenue,  
Sioux Falls, SD 57107-0145  
14999934 E-mail/Text: bankruptcydepartment@tsico.com Jun 13 2019 02:40:49  
Gary Liberati DMD & Highfield Imaging PC, c/o Transworld Systems Inc., PO Box 15520,  
Wilmington, DE 19850-5520  
14999937 EDI: CCS.COM Jun 13 2019 06:23:00 Geico Choice Company, c/o Credit Collection Services,  
PO Box 55126, Boston, MA 02205-5126  
14999942 +E-mail/Text: bdsupport@creditmanagementcompany.com Jun 13 2019 02:40:36  
Health Associates of Western PA, c/o Credit Management Company, PO Box 16346,  
Pittsburgh, PA 15242-0346  
14988043 +E-mail/Text: bdsupport@creditmanagementcompany.com Jun 13 2019 02:40:36  
Health Associates of Western PA, c/o Credit Management Co., 2121 Noblestown Rd.,  
Pittsburgh, PA 15205-3956  
14999945 EDI: IRS.COM Jun 13 2019 06:23:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
14988042 EDI: JEFFERSONCAP.COM Jun 13 2019 06:23:00 Fingerhut, c/o Jefferson Capital Systems,  
16 McLeland Rd., Saint Cloud, MN 56303  
14988045 E-mail/Text: musaauto\_bknotice@musaauto.com Jun 13 2019 02:40:17 Mark One Financial,  
PO BOX 550870, Jacksonville, FL 32255-0870  
14999955 E-mail/Text: bankruptcydepartment@tsico.com Jun 13 2019 02:40:49 NCO Financial Systems,  
PO Box 4907, Trenton, NJ 08650-4907  
14999961 EDI: PRA.COM Jun 13 2019 06:23:00 Portfolio Recovery Associates, P.O. Box 12914,  
Norfolk, VA 23541  
14999963 EDI: CCS.COM Jun 13 2019 06:23:00 Quest Diagnostics, c/o Credit Collection Services,  
PO Box 55126, Boston, MA 02205-5126  
14999965 EDI: DRIV.COM Jun 13 2019 06:23:00 Santander, PO Box 660633, Dallas, TX 75266-0633  
14999971 EDI: CCS.COM Jun 13 2019 06:23:00 Travelers Insurance, c/o Credit Collection Services,  
PO Box 55156, Boston, MA 02205-5156  
14988049 +EDI: VERIZONCOMB.COM Jun 13 2019 06:23:00 Verizon, PO Box 650584, Dallas, TX 75265-0584  
14999983 EDI: VERIZONCOMB.COM Jun 13 2019 06:23:00 Verizon, 500 Technology Drive, Suite 550,  
Water Spring, MO 66304  
14999982 EDI: VERIZONCOMB.COM Jun 13 2019 06:23:00 Verizon, PO Box 15124, Albany, NY 12212-5124  
14999984 EDI: SWCR.COM Jun 13 2019 06:23:00 ViaStat, c/o Southwest Credit,  
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
14988050 +EDI: BLUESTEM Jun 13 2019 06:23:00 Webbank, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820  
14988051 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jun 13 2019 02:40:03  
West Lake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847  
TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bayview Loan Servicing, LLC, a Delaware Limited Li  
aty\* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109  
14999912\* +AT&T Mobility, c/o Diversified Consultants, 10550 Deerwood Park Blvd., Suite 309,  
Jacksonville, FL 32256-2805  
14999908\* Allegheny Clinic, PO Box 14000, Belfast, ME 04915-4033  
14999910\* +American Credit Acceptance, 961 East Main Street, Spartanburg, SC 29302-2185  
14999915\* Bayview Loan Servicing, PO Box 331409, Miami, FL 33233-1409  
14999924\* +Comcast Cable, c/o SW Credit Systems, 4120 International Parkway, Suite 1100,  
Carrollton, TX 75007-1958  
14999925\* +Concentric Record Management, 9610 Longpoint Rd., #350, Houston, TX 77055-4271  
14999929\* +Duquesne Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
14999941\* +Health Associates of Western PA, c/o Credit Management Co., 2121 Noblestown Rd.,  
Pittsburgh, PA 15205-3956

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Form ID: 318

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Total Noticed: 86

Date Rcvd: Jun 12, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14999932\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Fingerhut, c/o Jefferson Capital Systems, 16 McLeland Rd.,  
Saint Cloud, MN 56303)  
14999946\* KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000,  
New York, NY 10106  
14999951\* ++MUSA AUTO FINANCE, PO BOX 550870, JACKSONVILLE FL 32255-0870  
(address filed with court: Mark One Financial, PO BOX 550870, Jacksonville, FL 32255-0870)  
14999954\* +Municipal Authority of the Borough, of Oakmont, Water Department, 721 Allegheny Ave.,  
Oakmont, PA 15139-1901  
14999957\* Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760  
14999979\* +USDL Pittsburgh Inc, 665 Rodi Road, 2 Rodi Plaza, Suite 103, Pittsburgh, PA 15235-4566  
14999981\* +Verizon, Po Box 650584, Dallas, TX 75265-0584  
14999985\* +Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
14999986\* +West Lake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847  
TOTALS: 1, \* 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company bkgroup@kmlawgroup.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net  
Kenneth Steidl on behalf of Joint Debtor Kimberly L. Terry julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Debtor Twon D. Terry, Sr. julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com; rspclaw@gmail.com  
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com; rspclaw@gmail.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 9